



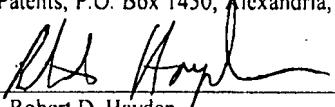
IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

APPLICANTS: Jerry Shaw-Yau Chang et al.
SERIAL NO.: 09/851,553
CONF. NO.: 4034
FILING DATE: May 8, 2001
TITLE: System and Method for Electronic Transaction Settlement
EXAMINER: Kirsten Sachwitz Apple
ART UNIT: 3693
ATTY. DKT. NO: PA1640US

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date printed below:

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AMENDMENT AFTER FINAL

Sir:

In response to the Final Office Action mailed on February 27, 2007, please consider the following remarks.